

**Information to identify the case:**

Debtor 1	<b>Damaris Agudelo</b>		Social Security number or ITIN xxx-xx-3082
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-27816-RG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Damaris Agudelo

1/9/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Damaris Agudelo  
 Debtor

Case No. 18-27816-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db +Damaris Agudelo, 184 Vreeland Avenue, Bergenfield, NJ 07621-1933  
 517741395 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 517741400 +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780  
 517741402 +Phelan Hallinan Diamond and Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437  
 517741415 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2019 23:38:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2019 23:38:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517741375 +EDI: BANKAMER.COM Jan 10 2019 04:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741383 +EDI: CAPITALONE.COM Jan 10 2019 04:08:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517741384 +EDI: CAPITALONE.COM Jan 10 2019 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517858645 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 09 2019 23:38:00 Certified Credit and Collection Bureau, P.O. Box 1750, Whitehouse Station, NJ 08889-1750  
 517859027 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 09 2019 23:38:00 Certified Credit and Collection Bureau, PO Box 336, Raritan, NJ 08869-0336  
 517741387 +EDI: CHASE.COM Jan 10 2019 04:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517741391 +EDI: CHASE.COM Jan 10 2019 04:08:00 Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278  
 517741392 +EDI: CHASE.COM Jan 10 2019 04:08:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517741397 +EDI: DISCOVER.COM Jan 10 2019 04:08:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517741403 +EDI: RMSC.COM Jan 10 2019 04:08:00 Syncb/car Care Pep B, Po Box 96060, Orlando, FL 32896-0001  
 517741405 +EDI: RMSC.COM Jan 10 2019 04:08:00 Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
 517743310 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517741407 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517741409 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517741411 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517741413 +EDI: RMSC.COM Jan 10 2019 04:08:00 Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517741399 +JP Morgan Chase  
 517741380\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741381\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741382\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741376\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741377\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741378\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741379\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 517741385\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517741386\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517741388\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517741389\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517741390\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517741393\* +Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278  
 517741394\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517741396\* +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 517741398\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517741401\* +Paragon Fed Credit Uni, 100 Paragon Dr, Montvale, NJ 07645-1780  
 517741404\* +Syncb/car Care Pep B, Po Box 96060, Orlando, FL 32896-0001  
 517741406\* +Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
 517741408\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517741410\* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517741412\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Jan 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517741414\* +Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517741416\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
TOTALS: 1, \* 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Aileen Perez on behalf of Debtor Damaris Agudelo aperezesq@yahoo.com, aperezesq@yahoo.com  
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., as trustee, et al..  
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4